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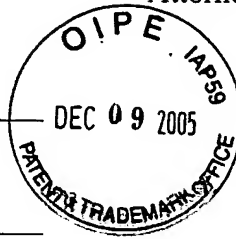
On December 7, 2005

TOWNSEND and TOWNSEND and CREW LLP

By:

Mark T. Davis

PATENT
Attorney Docket No.: 16222U-016100US
Client Reference No.: P-00888



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

DAVIS, STEVE

Application No.: 10/705,212

Filed: November 6, 2003

For: CENTRALIZED ELECTRONIC
COMMERCE CARD TRANSACTIONS

Examiner: Not Yet Assigned

Art Unit: 3621

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98

Commissioner for Patents
P.O. Box 1450
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Sir:

The references cited on attached form PTO/SB/08A are being called to the attention of the Examiner. Copies of the references [in compliance with the requirements of 1287 OG 163] are not enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

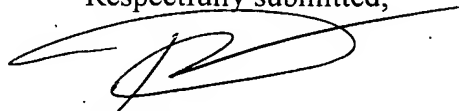
As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement.

However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



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60650129 v1



Substitute for form 1449A&B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
				Application Number	10/705,212
				Filing Date	November 6, 2003
				First Named Inventor	Davis, Steve
				Art Unit	3621
				Examiner Name	Not Yet Assigned
Sheet	1	of	1	Attorney Docket Number	16222U-016100US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	AA	US-2002/0111919 A1	08-15-2002	Weller et al.	
	AB	US-2003/0069857 A1	04-10-2003	Junda	
	AC	US-2003/0168510 A1	09-11-2003	Allen	
	AD	US-2003/0188171 A1	10-02-2003	DeCenzo et al.	

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.